

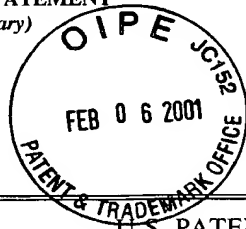
Form PTO-1449  
(Rev. 2-32)U.S. Department of Commerce  
Patent & Trademark Office

Atty. Docket No.

CITI0179

Serial No.

09/641,896

INFORMATION DISCLOSURE STATEMENT  
(Use several sheets if necessary)

Applicant

Nigel PINNELL

Filing Date

8/18/00

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Examiner Initial		Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)
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		Document	Date	Country	Class	Sub-class	Translation Yes/No
SW	1.	WO 99/49424	9/30/99	PCT	G07F	7/08	Yes

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

SW	1.	Orbiscom, "Pioneering New Era for Payment Security on the Web", 4/19/00
SW.	2.	Web Page entitled "American Express-Private Payments", Copyright 2000, Printed 1/17/2001

DATE CONSIDERED

10/9/02

Form PTO-FB A820  
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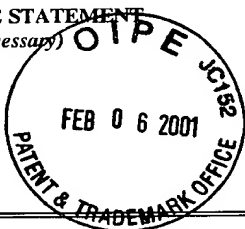
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